

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

RADEMIN re Application of:

SOSA ET AL.

Filed: 9/14/2000

Serial No.: 09/661,724

For: TRANSACTION SYSTEM AND METHOD USING CASH CARDS AND

A CHARGE SETTLEMENT

NETWORK

Atty. Docket: NETS:0005

Examiner: CHARLES, DEBRA F.

Group Art Unit: 3628

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Helen Q. Morgan

Mail Stop RCE Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

AMENDMENT

Dear Madam:

In reply to the Final Office Action mailed September 23, 2004 please consider the following amendments and remarks:

Claim Amendments are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 12 of this paper.